

United States Bankruptcy Court
NORTHERN DISTRICT OF ILLINOIS

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Marrero, Pedro E.	Name of Joint Debtor (Spouse)(Last, First, Middle): Marrero, Marlene
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): NONE
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-8512	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-9076
Street Address of Debtor (No. & Street, City, and State): 7642 W. 63rd St. Summit Argo IL	Street Address of Joint Debtor (No. & Street, City, and State): 7642 W. 63rd St. Summit Argo IL
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): SAME	Mailing Address of Joint Debtor (if different from street address): SAME
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE	

Type of Debtor (Form of organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below <hr/>	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts. Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		

Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	THIS SPACE IS FOR COURT USE ONLY
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Pedro E. Marrero and
Marlene Marrero****All Prior Bankruptcy Cases Filed Within Last 8 Years**

(If more than two, attach additional sheet)

Location Where Filed:

NONE

Case Number:

Date Filed:

Location Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor

(If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b).

X**/s/ MICHAEL R. RICHMOND****5/30/2009**

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and exhibit C is attached and made a part of this petition.
- ☒ No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

- ☒ Exhibit D completed and signed by the debtor is attached and made part of this petition.

If this is a joint petition:

- ☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☐ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Pedro E. Marrero and
Marlene Marrero****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Pedro E. Marrero

Signature of Debtor

X /s/ Marlene Marrero

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

5/30/2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X**

(Signature of Foreign Representative)

(Printed name of Foreign Representative)

5/30/2009

(Date)

Signature of Attorney***X /s/ MICHAEL R. RICHMOND**

Signature of Attorney for Debtor(s)

MICHAEL R. RICHMOND 3124632

Printed Name of Attorney for Debtor(s)

HELLER & RICHMOND, LTD.

Firm Name

33 NORTH DEARBORN STREET

Address

SUITE 1600**CHICAGO IL 60602****(312) 781-6700**

Telephone Number

5/30/2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.***Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

5/30/2009

Date

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Pedro E. Marrero**
and
Marlene Marrero

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: **MICHAEL R. RICHMOND**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 3,500.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 1,556.00
 - c) The unpaid balance due and payable is \$ 1,944.00
3. \$ 274.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: 5/30/2009

Respectfully submitted,

X /s/ **MICHAEL R. RICHMOND**

Attorney for Petitioner: **MICHAEL R. RICHMOND**
HELLER & RICHMOND, LTD.
33 NORTH DEARBORN STREET
SUITE 1600
CHICAGO IL 60602
(312) 781-6700

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Pedro E. Marrero**
and
Marlene Marrero

Case No.
Chapter **13**

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*
[Must be accompanied by a motion for determination by the court.]
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Marlene Marrero

Date: 5/30/2009

In re MARRERO, PERDRO E. AND MARLENE
Debtor(s)
Case number: _____
(If known)

According to the calculations required by this statement:

- ☒ **The applicable commitment period is 3 years.**
☐ **The applicable commitment period is 5 years.**
☐ **Disposable income is determined under § 1325(b)(3).**
☒ **Disposable income is not determined under § 1325(b)(3).**
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly.
Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for lines 2-10.												
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$2,800.00	\$0.00									
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00											
b.	Ordinary and necessary business expenses	\$0.00											
c.	Business income	Subtract Line b from Line a											
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00											
b.	Ordinary and necessary operating expenses	\$0.00											
c.	Rent and other real property income	Subtract Line b from Line a											
5	Interest, dividends, and royalties.		\$0.00	\$0.00									
6	Pension and retirement income.		\$690.00	\$0.00									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.		\$1,000.00	\$0.00									
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:												
	<table border="1" style="width: 100%;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; text-align: center;">Debtor <u>\$0.00</u></td> <td style="width: 30%; text-align: center;">Spouse <u>\$0.00</u></td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse <u>\$0.00</u>	\$0.00	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse <u>\$0.00</u>											

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a against humanity, or as a victim of international or domestic terrorism.								
	<table border="1"> <tr> <td>a.</td> <td></td> <td>0</td> </tr> <tr> <td>b.</td> <td></td> <td>0</td> </tr> </table>	a.		0	b.		0		
a.		0							
b.		0							
		\$0.00	\$0.00						
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$4,490.00	\$0.00						
11	Total. If column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$4,490.00							

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.	\$4,490.00									
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.										
	<table border="1"> <tr> <td>a.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td></td> <td>\$0.00</td> </tr> </table>	a.		\$0.00	b.		\$0.00	c.		\$0.00	\$0.00
a.		\$0.00									
b.		\$0.00									
c.		\$0.00									
14	Subtract Line 13 from Line 12 and enter the result.	\$4,490.00									
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$53,880.00									
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>ILLINOIS</u> b. Enter debtor's household size: <u>4</u>	\$81,184.00									
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.										

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$4,490.00									
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.										
	<table border="1"> <tr> <td>a.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td></td> <td>\$0.00</td> </tr> </table>	a.		\$0.00	b.		\$0.00	c.		\$0.00	\$0.00
a.		\$0.00									
b.		\$0.00									
c.		\$0.00									
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$4,490.00									

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$53,880.00																
22	Applicable median family income. Enter the amount from Line 16.	\$81,184.00																
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.																	
Part IV. CALCULATION OF DEDUCTIONS ALLOWED FROM INCOME																		
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. <table border="1" style="width: 100%; margin-top: 10px; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> <th colspan="2">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 40%;">Allowance per member</td> <td style="width: 5%;">a2.</td> <td style="width: 40%;">Allowance per member</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>b2.</td> <td>Number of members</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </tbody> </table>	Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2.	Number of members	c1.	Subtotal	c2.	Subtotal	\$
Household members under 65 years of age		Household members 65 years of age or older																
a1.	Allowance per member	a2.	Allowance per member															
b1.	Number of members	b2.	Number of members															
c1.	Subtotal	c2.	Subtotal															
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$																
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. <table border="1" style="width: 100%; margin-top: 10px; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td style="width: 35%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$							
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$																
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$																
c.	Net mortgage/rental expense	Subtract Line b from Line a.																
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$																

27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input checked="" type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 40%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 40%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life, or for any other form of insurance.</p>	\$									
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</p>	\$									
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>										
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare -- such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance listed or health savings accounts listed in Line 39.	\$
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$

Subpart B: Additional Living Expense Deductions
Note: Do not include any expenses that you have listed in Lines 24-37

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		\$	
	a.	Health Insurance		\$
	b.	Disability Insurance		\$
	c.	Health Savings Account		\$
	Total and enter on Line 39			\$
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____				
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.		\$	
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$	
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$	
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$	
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ustb or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.		\$	
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.		\$	
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.		\$	

Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.				\$
	Name of Creditor	Property Securing the Debt	Average Payment	Does payment include taxes or insurance?	
	a.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	b.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	c.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	d.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	e.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	Total: Add Lines a - e				
48	Other payments on secured claims. If any of the debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				\$
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.		\$		
	b.		\$		
	c.		\$		
	d.		\$		
	e.		\$		
	Total: Add Lines a - e				
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.				\$
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.				\$
	a.	Projected average monthly Chapter 13 plan payment.		\$	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		x	
	c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b	
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.				\$
Subpart D: Total Deductions from Income					
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.				\$

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)			
53	Total current monthly income. Enter the amount from Line 20.		\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.		\$
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).		\$
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		

57	<p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57.</p> <p>You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Nature of special circumstances</th> <th style="width: 35%;">Amount of expense</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td></td> <td style="text-align: right;">Total: Add Lines a, b, and c</td> <td></td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.		\$0.00	b.		\$0.00	c.		\$0.00		Total: Add Lines a, b, and c		\$0.00
	Nature of special circumstances	Amount of expense															
a.		\$0.00															
b.		\$0.00															
c.		\$0.00															
	Total: Add Lines a, b, and c																
58	<p>Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.</p>	\$															
59	<p>Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.</p>	\$															

Part VI: ADDITIONAL EXPENSE CLAIMS

60	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Expense Description</th> <th style="width: 35%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td style="text-align: right;">Total: Add Lines a, b, and c</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$		Total: Add Lines a, b, and c	\$	
	Expense Description	Monthly Amount															
a.		\$															
b.		\$															
c.		\$															
	Total: Add Lines a, b, and c	\$															

Part VII: VERIFICATION

61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>5/30/2009</u> Signature: <u>/s/ Pedro E. Marrero</u> <div style="text-align: center;">(Debtor)</div> Date: <u>5/30/2009</u> Signature: <u>/s/ Marlene Marrero</u> <div style="text-align: center;">(Joint Debtor, if any)</div> </p>	
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**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re **Pedro E. Marrero**
and
Marlene Marrero

Case No.
Chapter **13**

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*
[Must be accompanied by a motion for determination by the court.]
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Pedro E. Marrero

Date: 5/30/2009

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

5/30/2009

Date

/s/Pedro E. Marrero

Signature of Debtor

Case Number

5/30/2009

Date

/s/Marlene Marrero

Signature of Joint Debtor

DEBTOR COPY COURT COPY
(circle one)

In re Pedro E. Marrero and Marlene Marrero, Case No. _____
 Debtor(s) (if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<i>improved real estate at 7642 W. 63rd Pl Summit Argo, IL</i>	<i>Fee Simple</i>	<i>J</i>	<i>\$ 133,000.00</i>	<i>\$ 133,000.00</i>
TOTAL \$			<i>133,000.00</i>	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re Pedro E. Marrero and Marlene Marrero,

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Marquette Bank</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Misc Household Goods and Furnishings</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<i>Necessary clothing</i> <i>Location: In debtor's possession</i>	J	\$ 500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<i>VA Pension</i> <i>Location: In debtor's possession</i>	J	Unknown

In re Pedro E. Marrero and Marlene Marrero,

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X	wife workers comp claim attorney Peter Kelly Chicago Location: In debtor's possession	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		08 Honda Retro 1300 Location: In debtor's possession	J	\$ 8,599.00
		2007 Chevy Impala Location: In debtor's possession	J	\$ 8,800.00

In re Pedro E. Marrero and Marlene Marrero, Case No. _____
 Debtor(s) (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	<div> <div>Husband--H Wife--W Joint--J Community--C</div> <div>Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption</div> </div>
26. Boats, motors, and accessories.	X		
27. Aircraft and accessories.	X		
28. Office equipment, furnishings, and supplies.	X		
29. Machinery, fixtures, equipment and supplies used in business.	X		
30. Inventory.	X		
31. Animals.	X		
32. Crops - growing or harvested. Give particulars.	X		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		
		Total ➡	\$ 19,899.00

In re Pedro E. Marrero and Marlene Marrero, Case No. _____
 Debtor(s) (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☒ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
<i>Marquette Bank</i>	<i>735 ILCS 5/12-1001(b)</i>	<i>\$ 1,000.00</i>	<i>\$ 1,000.00</i>
<i>Misc Household Goods and Furnishings</i>	<i>735 ILCS 5/12-1001(b)</i>	<i>\$ 1,000.00</i>	<i>\$ 1,000.00</i>
<i>Necessary clothing</i>	<i>735 ILCS 5/12-1001(a)</i>	<i>\$ 500.00</i>	<i>\$ 500.00</i>
<i>VA Pension</i>	<i>735 ILCS 5/12-1006</i>	<i>\$ 0.00</i>	<i>Unknown</i>
<i>wife workers comp claim</i>	<i>820 ILCS 305/21</i>	<i>\$ 0.00</i>	<i>Unknown</i>
<i>08 Honda Retro 1300</i>	<i>735 ILCS 5/12-1001(c)</i> <i>735 ILCS 5/12-1001(b)</i>	<i>\$ 0.00</i> <i>\$ 2,000.00</i>	<i>\$ 8,599.00</i>
<i>2007 Chevy Impala</i>	<i>735 ILCS 5/12-1001(c)</i> <i>735 ILCS 5/12-1001(b)</i>	<i>\$ 4,800.00</i> <i>\$ 4,000.00</i>	<i>\$ 8,800.00</i>

B6D (Official Form 6D) (12/07)

In re Pedro E. Marrero and Marlene Marrero
Debtor(s)

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
	H--Husband W--Wife J--Joint C--Community						
Account No: 2767	H	2006-07-06				\$ 138,700.00	\$ 5,700.00
Creditor # : 1		Mortgage					
Asc 8480 Stagecoach Ci Frederick MD 21701		Foreclosure pending 08 CH 35378 Circuit Court of Cook County, Value: \$ 133,000.00					
Account No: 2767		FREEDMAN, ANSELMO LINDBERG AND 1807 W. Diehl Road P.O. BOX 3107 Naperville IL 60566					
Representing:							
Asc		Value:					
Account No:							
		Value:					
No continuation sheets attached			Subtotal \$ (Total of this page)			\$ 138,700.00	\$ 5,700.00
			Total \$ (Use only on last page)			\$ 138,700.00	\$ 5,700.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Pedro E. Marrero and Marlene Marrero,

Debtor(s)

Case No. _____

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re Pedro E. Marrero and Marlene Marrero,

Case No. _____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6942 Creditor # : 1 At T	H	2008-07-25				\$ 343.00
Account No: 6942 Representing: At T		COLLECTION 700 LONGWATER DRIV NORWELL MA 02061				
Account No: 5121 Creditor # : 2 Classnotes 3301 C Street Sacramento CA 95816	H	2003-03-05				\$ 14,888.00
Account No: 6722 Creditor # : 3 Comcast	H	2006-06-01				\$ 1,048.00
Subtotal \$						\$ 16,279.00
Total \$						

39 continuation sheets attached

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6722 Representing: Comcast							
			CREDIT PROTECTION 13355 NOEL RD, 21ST FLOOR P O DALLAS TX 75380				
Account No: 1078 Creditor # : 4 Comcast Chicago	H	2007-07-01					\$ 898.00
Account No: 1078 Representing: Comcast Chicago			CREDIT MANAGEMENT 4200 INTERNATIONAL PKWY CARROLLTON TX 75007				
Account No: 0032 Creditor # : 5 D Silva Center	H	2003-07-01					\$ 2,160.00
Account No: 0032 Representing: D Silva Center			ARMOR SYSTEMS CO 1700 KIEFER DR STE 1 ZION IL 60099				
Account No: 8103 Creditor # : 6 Emergency Healthcare	H	2008-04-01					\$ 726.00

Sheet No. 1 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 3,784.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 8103 Representing: Emergency Healthcare			KCA FINANCIAL SVCS 628 NORTH ST GENEVA IL 60134				
Account No: 4848 Creditor # : 7 Emergency Healthcare	H		2005-07-01				\$ 41.00
Account No: 4848 Representing: Emergency Healthcare			NCO-MEDCLR PO BOX 8547 PHILADELPHIA PA 19101				
Account No: 6275 Creditor # : 8 Gmac P.O. Box 380901 Bloomington MN 55438	H		2006-09-22				\$ 7,616.00
Account No: 1126 Creditor # : 9 Loyola Univ Phys Fou	H		2008-12-01				\$ 534.00
Account No: 1126 Representing: Loyola Univ Phys Fou			NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 100 OAK BROOK IL 60523				

Sheet No. 2 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 8,191.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1127 Creditor # : 10 Loyola Univ Phys Fou	H	2008-12-01					\$ 165.00
Account No: 1127 Representing: Loyola Univ Phys Fou		NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 100 OAK BROOK IL 60523					
Account No: 2326 Creditor # : 11 Loyola University He	H	2009-01-01					\$ 1,848.00
Account No: 2326 Representing: Loyola University He		NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 100 OAK BROOK IL 60523					
Account No: 4034 Creditor # : 12 Macneal Emergency Ph	H	2006-05-01					\$ 539.00
Account No: 4034 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					

Sheet No. 3 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 2,552.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero ,

Case No. _____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 5921 Creditor # : 13 Macneal Emergency Ph	H	2007-03-01					\$ 366.00
Account No: 5921 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 4242 Creditor # : 14 Macneal Emergency Ph	H	2005-02-01					\$ 73.00
Account No: 4242 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 5230 Creditor # : 15 Macneal Emergency Ph	H	2007-09-01					\$ 573.00
Account No: 5230 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					

Sheet No. 4 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 1,012.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 4537 Creditor # : 16 Macneal Emergency Ph	H	2006-09-01					\$ 383.00
Account No: 4537 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 1198 Creditor # : 17 Macneal Emergency Ph	H	2006-12-01					\$ 383.00
Account No: 1198 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 2479 Creditor # : 18 Macneal Emergency Ph	H	2006-08-01					\$ 366.00
Account No: 2479 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					

Sheet No. 5 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 1,132.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1080 Creditor # : 19 Macneal Emergency Ph	H	2004-03-01					\$ 209.00
Account No: 1080 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 6352 Creditor # : 20 Macneal Emergency Ph	H	2005-06-01					\$ 209.00
Account No: 6352 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 6813 Creditor # : 21 Macneal Emergency Ph	H	2005-01-01					\$ 209.00
Account No: 6813 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					

Sheet No. 6 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 627.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 5757 Creditor # : 22 Macneal Emergency Ph	H	2004-11-01					\$ 209.00
Account No: 5757 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 6229 Creditor # : 23 Macneal Emergency Ph	H	2008-07-01					\$ 640.00
Account No: 6229 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 7231 Creditor # : 24 Macneal Emergency Ph	H	2004-04-01					\$ 209.00
Account No: 7231 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					

Sheet No. 7 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 1,058.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5719 Creditor # : 25 Macneal Emergency Ph	H	2007-12-01				\$ 366.00
Account No: 5719 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614				
Account No: 0965 Creditor # : 26 Macneal Emergency Ph	H	2004-03-01				\$ 209.00
Account No: 0965 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614				
Account No: 6552 Creditor # : 27 Macneal Emergency Ph	H	2006-07-01				\$ 222.00
Account No: 6552 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614				
<div> <div>Sheet No. 8 of 39 continuation sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div> </div>						<div>Subtotal \$ 797.00</div> <div>Total \$</div>

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 2590 Creditor # : 28 Macneal Emergency Ph	H	2006-04-01					\$ 222.00
Account No: 2590 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 8579 Creditor # : 29 Macneal Emergency Ph	H	2004-01-01					\$ 271.00
Account No: 8579 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 7636 Creditor # : 30 Macneal Emergency Ph	H	2005-06-01					\$ 222.00
Account No: 7636 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					

Sheet No. 9 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 715.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 0444 Creditor # : 31 Macneal Emergency Ph	H	2007-11-01					\$ 235.00
Account No: 0444 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 0974 Creditor # : 32 Macneal Emergency Ph	H	2007-08-01					\$ 235.00
Account No: 0974 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 3671 Creditor # : 33 Macneal Emergency Ph	H	2006-11-01					\$ 235.00
Account No: 3671 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					

Sheet No. 10 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 705.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9914 Creditor # : 34 Macneal Emergency Ph	H	2007-07-01				\$ 252.00
Account No: 9914 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614				
Account No: 4634 Creditor # : 35 Macneal Emergency Ph	H	2006-01-01				\$ 222.00
Account No: 4634 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614				
Account No: 3968 Creditor # : 36 Macneal Emergency Ph	H	2004-09-01				\$ 209.00
Account No: 3968 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614				
<div style="display: flex; justify-content: space-between;"> <div> Sheet No. 11 of 39 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims </div> <div> Subtotal \$ Total \$ </div> </div>						\$ 683.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 6625 Creditor # : 37 Macneal Emergency Ph	H	2008-01-01					\$ 366.00
Account No: 6625 Representing: Macneal Emergency Ph		UNITED COLLECT BUR INC 5620 SOUTHWYCK BLVD STE TOLEDO OH 43614					
Account No: 9092 Creditor # : 38 Macneal Hospital	H	2008-09-01					\$ 189.00
Account No: 9092 Representing: Macneal Hospital		PREMIUM ASSET RECOVERY 350 JIM MORAN BLVD STE 2 DEERFIELD BEACH FL 33442					
Account No: 8360 Creditor # : 39 Macneal Hospital	H	2008-09-01					\$ 9,493.00
Account No: 8360 Representing: Macneal Hospital		PREMIUM ASSET RECOVERY 350 JIM MORAN BLVD STE 2 DEERFIELD BEACH FL 33442					

Sheet No. 12 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 10,048.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 0095 Creditor # : 40 Med1 02 Adventist Hi	H	2008-09-30					\$ 900.00
Account No: 0095 Representing: Med1 02 Adventist Hi		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 0858 Creditor # : 41 Med1 02 Adventist Hi	H	2008-07-25					\$ 726.00
Account No: 0858 Representing: Med1 02 Adventist Hi		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 0109 Creditor # : 42 Med1 02 Adventist Hi	H	2008-09-30					\$ 657.00
Account No: 0109 Representing: Med1 02 Adventist Hi		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					

Sheet No. 13 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 2,283.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 0643 Creditor # : 43 Med1 02 Adventist Hi	H	2008-07-25					\$ 261.00
Account No: 0643 Representing: Med1 02 Adventist Hi		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 2957 Creditor # : 44 Med1 02 Adventist Hi	H	2006-07-10					\$ 250.00
Account No: 2957 Representing: Med1 02 Adventist Hi		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 0495 Creditor # : 45 Med1 02 Adventist La	H	2008-07-18					\$ 360.00
Account No: 0495 Representing: Med1 02 Adventist La		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					

Sheet No. 14 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 871.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 0392 Creditor # : 46 Med1 02 Adventist La	H	2006-06-22					\$ 100.00
Account No: 0392 Representing: Med1 02 Adventist La		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 5607 Creditor # : 47 Med1 02 Adventist La	H	2008-09-29					\$ 900.00
Account No: 5607 Representing: Med1 02 Adventist La		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 6060 Creditor # : 48 Med1 02 Emergency He	H	2009-02-05					\$ 672.00
Account No: 6060 Representing: Med1 02 Emergency He		KCA FINL 628 NORTH STREET GENEVA IL 60134					

Sheet No. 15 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 1,672.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 4643 Creditor # : 49 Med1 02 Emergency He	H	2005-07-04					\$ 195.00
Account No: 4643 Representing: Med1 02 Emergency He		NCO- MEDCLR POB 41448 PHILADELPHIA PA 19101					
Account No: 5687 Creditor # : 50 Med1 02 Emergency He	H	2006-06-10					\$ 227.00
Account No: 5687 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					
Account No: 6715 Creditor # : 51 Med1 02 Emergency He	H	2004-06-01					\$ 195.00
Account No: 6715 Representing: Med1 02 Emergency He		NCO- MEDCLR POB 41448 PHILADELPHIA PA 19101					

Sheet No. 16 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 617.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 6143 Creditor # : 52 Med1 02 Emergency He	H	2008-02-19					\$ 512.00
Account No: 6143 Representing: Med1 02 Emergency He	H	KCA FINL 628 NORTH STREET GENEVA IL 60134					
Account No: 8480 Creditor # : 53 Med1 02 Emergency He	H	2008-11-10					\$ 451.00
Account No: 8480 Representing: Med1 02 Emergency He	H	KCA FINL 628 NORTH STREET GENEVA IL 60134					
Account No: 9555 Creditor # : 54 Med1 02 Emergency He	H	2008-07-16					\$ 302.00
Account No: 9555 Representing: Med1 02 Emergency He	H	KCA FINL 628 NORTH STREET GENEVA IL 60134					

Sheet No. 17 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 1,265.00**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,

Case No. _____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 5596 Creditor # : 55 Med1 02 Emergency He	H	2008-12-05					\$ 302.00
Account No: 5596 Representing: Med1 02 Emergency He		KCA FINL 628 NORTH STREET GENEVA IL 60134					
Account No: 7693 Creditor # : 56 Med1 02 Emergency He	H	2008-09-05					\$ 451.00
Account No: 7693 Representing: Med1 02 Emergency He		KCA FINL 628 NORTH STREET GENEVA IL 60134					
Account No: 3063 Creditor # : 57 Med1 02 Emergency He	H	2006-07-11					\$ 227.00
Account No: 3063 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					

Sheet No. 18 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 980.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 2858 Creditor # : 58 Med1 02 Emergency He	H	2007-08-01					\$ 559.00
Account No: 2858 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					
Account No: 5247 Creditor # : 59 Med1 02 Emergency He	H	2006-03-08					\$ 231.00
Account No: 5247 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					
Account No: 9668 Creditor # : 60 Med1 02 Emergency He	H	2007-02-15					\$ 260.00
Account No: 9668 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					

Sheet No. 19 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 1,050.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 6144 Creditor # : 61 Med1 02 Emergency He	H	2006-09-15					\$ 266.00
Account No: 6144 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					
Account No: 4369 Creditor # : 62 Med1 02 Emergency He	H	2008-12-09					\$ 307.00
Account No: 4369 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					
Account No: 1775 Creditor # : 63 Med1 02 Emergency He	H	2008-08-15					\$ 312.00
Account No: 1775 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701					

Sheet No. 20 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 885.00**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5450 Creditor # : 64 Med1 02 Emergency He	H	2008-07-22				\$ 313.00
Account No: 5450 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701				
Account No: 1518 Creditor # : 65 Med1 02 Emergency He	H	2005-07-08				\$ 70.00
Account No: 1518 Representing: Med1 02 Emergency He		STATE COLLS PO BOX 6250 MADISON WI 53701				
Account No: 1785 Creditor # : 66 Med1 02 Ipc The Hosp	H	2008-01-18				\$ 502.00
Account No: 1785 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101				
<div> <div>Sheet No. 21 of 39 continuation sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div> </div>						<div>Subtotal \$</div> <div>Total \$</div>
						\$ 885.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1792 Creditor # : 67 Med1 02 Ipc The Hosp	H	2008-01-18					\$ 201.00
Account No: 1792 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101					
Account No: 1807 Creditor # : 68 Med1 02 Ipc The Hosp	H	2008-01-18					\$ 201.00
Account No: 1807 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101					
Account No: 1811 Creditor # : 69 Med1 02 Ipc The Hosp	H	2008-01-18					\$ 201.00
Account No: 1811 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101					

Sheet No. 22 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 603.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1797 Creditor # : 70 Med1 02 Ipc The Hosp	H	2008-01-18					\$ 144.00
Account No: 1797 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101					
Account No: 1789 Creditor # : 71 Med1 02 Ipc The Hosp	H	2008-01-18					\$ 201.00
Account No: 1789 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101					
Account No: 1800 Creditor # : 72 Med1 02 Ipc The Hosp	H	2008-01-18					\$ 144.00
Account No: 1800 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101					

Sheet No. 23 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 489.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1803 Creditor # : 73 Med1 02 Ipc The Hosp	H	2008-01-18					\$ 144.00
Account No: 1803 Representing: Med1 02 Ipc The Hosp		NCO FIN/38 POB 13564 PHILADELPHIA PA 19101					
Account No: 9213 Creditor # : 74 Med1 02 Macneal Emer	H	2008-05-27					\$ 444.00
Account No: 9213 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					
Account No: 9678 Creditor # : 75 Med1 02 Macneal Emer	H	2008-03-24					\$ 657.00
Account No: 9678 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					

Sheet No. 24 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 1,245.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 7659 Creditor # : 76 Med1 02 Macneal Emer	H	2008-08-29					\$ 640.00
Account No: 7659 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					
Account No: 0962 Creditor # : 77 Med1 02 Macneal Emer	H	2008-09-22					\$ 640.00
Account No: 0962 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					
Account No: 0974 Creditor # : 78 Med1 02 Macneal Emer	H	2008-09-22					\$ 640.00
Account No: 0974 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					

Sheet No. 25 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 1,920.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 3790 Creditor # : 79 Med1 02 Macneal Emer	H	2008-02-27					\$ 427.00
Account No: 3790 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					
Account No: 9681 Creditor # : 80 Med1 02 Macneal Emer	H	2008-03-24					\$ 427.00
Account No: 9681 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					
Account No: 9640 Creditor # : 81 Med1 02 Macneal Emer	H	2008-06-23					\$ 427.00
Account No: 9640 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					

Sheet No. 26 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 1,281.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case No. _____
(if known)

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community				
Account No: 7656 Creditor # : 82 Medl 02 Macneal Emer	H	2008-08-29				\$ 427.00
Account No: 7656 Representing: Medl 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614				
Account No: 3788 Creditor # : 83 Medl 02 Macneal Emer	H	2008-02-27				\$ 235.00
Account No: 3788 Representing: Medl 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614				
Account No: 9210 Creditor # : 84 Medl 02 Macneal Emer	H	2008-05-27				\$ 235.00
Account No: 9210 Representing: Medl 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614				
Sheet No. 27 of 39 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ Total \$
						\$ 897.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 0968 Creditor # : 85 Med1 02 Macneal Emer	H	2008-09-22					\$ 640.00
Account No: 0968 Representing: Med1 02 Macneal Emer		UN COLL TOL 5620 SOUTHWYCK BLV TOLEDO OH 43614					
Account No: 7410 Creditor # : 86 Med1 02 Macneal Hosp	H	2008-02-21					\$ 4,048.00
Account No: 7410 Representing: Med1 02 Macneal Hosp		PARC 350 JIM MORAN BLVD DEERFIELD BEAC FL 33442					
Account No: 6883 Creditor # : 87 Med1 02 Macneal Hosp	H	2008-02-21					\$ 5,113.00
Account No: 6883 Representing: Med1 02 Macneal Hosp		PARC 350 JIM MORAN BLVD DEERFIELD BEAC FL 33442					

Sheet No. 28 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 9,801.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 7132 Creditor # : 88 Med1 02 Macneal Hosp	H	2008-02-21					\$ 50.00
Account No: 7132 Representing: Med1 02 Macneal Hosp		PARC 350 JIM MORAN BLVD DEERFIELD BEAC FL 33442					
Account No: 6067 Creditor # : 89 Med1 02 Macneal Hosp	H	2008-02-21					\$ 1,684.00
Account No: 6067 Representing: Med1 02 Macneal Hosp		PARC 350 JIM MORAN BLVD DEERFIELD BEAC FL 33442					
Account No: 1345 Creditor # : 90 Med1 02 Metropolitan	H	2008-10-21					\$ 290.00
Account No: 1345 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					

Sheet No. 29 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 2,024.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 3473 Creditor # : 91 Med1 02 Metropolitan	H	2008-03-24					\$ 52.00
Account No: 3473 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 1338 Creditor # : 92 Med1 02 Metropolitan	H	2008-10-21					\$ 50.00
Account No: 1338 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 3483 Creditor # : 93 Med1 02 Metropolitan	H	2008-03-24					\$ 50.00
Account No: 3483 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					

Sheet No. 30 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 152.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3482 Creditor # : 94 Med1 02 Metropolitan	H	2008-03-24				\$ 52.00
Account No: 3482 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
Account No: 3480 Creditor # : 95 Med1 02 Metropolitan	H	2008-03-24				\$ 52.00
Account No: 3480 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
Account No: 3479 Creditor # : 96 Med1 02 Metropolitan	H	2008-03-24				\$ 52.00
Account No: 3479 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
<p>Sheet No. 31 of 39 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p> <p style="text-align: right;">Subtotal \$ \$ 156.00 Total \$</p> <p style="text-align: center; font-size: small;">(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)</p>						

Case No. _____
(if known)

(Continuation Sheet)

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 3475 Creditor # : 100 Med1 02 Metropolitan	H	2008-03-24					\$ 57.00
Account No: 3475 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 1337 Creditor # : 101 Med1 02 Metropolitan	H	2008-10-21					\$ 85.00
Account No: 1337 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 1340 Creditor # : 102 Med1 02 Metropolitan	H	2008-10-21					\$ 193.00
Account No: 1340 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					

Sheet No. 33 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 335.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3477 Creditor # : 103 Med1 02 Metropolitan	H	2008-03-24				\$ 193.00
Account No: 3477 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
Account No: 1347 Creditor # : 104 Med1 02 Metropolitan	H	2008-10-21				\$ 131.00
Account No: 1347 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
Account No: 3476 Creditor # : 105 Med1 02 Metropolitan	H	2008-03-24				\$ 246.00
Account No: 3476 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
<div> <div>Sheet No. 34 of 39 continuation sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div> </div>						<div>Subtotal \$</div> <div>Total \$</div>
						\$ 570.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3478 Creditor # : 106 Med1 02 Metropolitan	H	2008-03-24				\$ 52.00
Account No: 3478 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
Account No: 1339 Creditor # : 107 Med1 02 Metropolitan	H	2008-10-21				\$ 246.00
Account No: 1339 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
Account No: 1342 Creditor # : 108 Med1 02 Metropolitan	H	2008-10-21				\$ 204.00
Account No: 1342 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606				
<div style="display: flex; justify-content: space-between;"> <div> Sheet No. 35 of 39 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims </div> <div> Subtotal \$ Total \$ </div> </div>						\$ 502.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1346 Creditor # : 109 Med1 02 Metropolitan	H	2008-10-21					\$ 204.00
Account No: 1346 Representing: Med1 02 Metropolitan		MERCHANTS CR 223 W JACKSON ST CHICAGO IL 60606					
Account No: 7605 Creditor # : 110 Med1 Digestive Disea	H	2009-02-06					\$ 1,074.00
Account No: 7605 Representing: Med1 Digestive Disea		FFCC-COLMBUS PO BOX 20790 COLUMBUS OH 43220					
Account No: 3527 Creditor # : 111 Midland Credit Manag	H	2007-07-12					\$ 2,179.00
Account No: 3527 Representing: Midland Credit Manag		PORTFOLIO RC 287 INDEPENDENCE VIRGINIA BEACH VA 23462					

Sheet No. 36 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 3,457.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 4848 Creditor # : 112 Nco/medclr 507 Prudential Road Philadelphia PA 19044	H						\$ 41.00
Account No: 7362 Creditor # : 113 Personal Physicians	H	2006-08-01					\$ 55.00
Account No: 7362 Representing: Personal Physicians		ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK IL 60487					
Account No: 9767 Creditor # : 114 Puszarski John M.d.	H	2003-02-01					\$ 725.00
Account No: 9767 Representing: Puszarski John M.d.		KEYNOTE CONSULTING 220 W CAMPUS DR STE 102 ARLINGTON HEIGHT IL 60004					
Account No: 6985 Creditor # : 115 Social Secur Oas 11th Floor Jamaica NY 11432	H	2005-09-13					\$ 3,193.00

Sheet No. 37 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 4,014.00**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,

Case No. _____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 7373 Creditor # : 116 Suburban Radiologist	H	2008-09-01					\$ 68.00
Account No: 7373 Representing: Suburban Radiologist		DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK IL 60522					
Account No: 9731 Creditor # : 117 Suburban Radiologist	H	2008-05-01					\$ 1,681.00
Account No: 9731 Representing: Suburban Radiologist		DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK IL 60522					
Account No: 1750 Creditor # : 118 Suburban Radiologist	H	2005-01-01					\$ 1,189.00
Account No: 1750 Representing: Suburban Radiologist		DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK IL 60522					

Sheet No. 38 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 2,938.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 6227 Creditor # : 119 Suburban Radiologist	H	2006-12-01					\$ 93.00
Account No: 6227 Representing: Suburban Radiologist		DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK IL 60522					
Account No: 6173 Creditor # : 120 Suburban Surgical As	H	2008-10-01					\$ 270.00
Account No: 6173 Representing: Suburban Surgical As		DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK IL 60522					
Account No: 1101 Creditor # : 121 Suburban Surgical As	H	2006-09-01					\$ 121.00
Account No: 1101 Representing: Suburban Surgical As		DEPENDON COLLECTION SE PO BOX 4833 OAK BROOK IL 60522					

Sheet No. 39 of 39 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 484.00

Total \$ 89,357.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Pedro E. Marrero and Marlene Marrero / Debtor Case No. _____
(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Pedro E. Marrero and Marlene Marrero / Debtor Case No. _____
(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Pedro E. Marrero and Marlene Marrero, Case No. _____
 Debtor(s) (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son	AGE(S): 21
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	truck driver	Unemployed
Name of Employer	PTO Services	
How Long Employed	9 months	
Address of Employer	1000 Jorrie Blvd Hinsdale IL 60521	
INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 2,925.00	\$ 0.00
2. Estimate monthly overtime	\$ 1,083.33	\$ 0.00
3. SUBTOTAL	\$ 4,008.33	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 840.67	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 840.67	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,167.67	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify):	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 676.00	\$ 0.00
13. Other monthly income (Specify):	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 676.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,843.67	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 3,843.67	
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Pedro E. Marrero and Marlene Marrero,
Debtor(s)

Case No. _____
(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,604.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities: a. Electricity and heating fuel	\$ 300.00
b. Water and sewer	\$ 30.00
c. Telephone	\$ 100.00
d. Other	\$ 0.00
Other	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 600.00
5. Clothing	\$ 200.00
6. Laundry and dry cleaning	\$ 50.00
7. Medical and dental expenses	\$ 200.00
8. Transportation (not including car payments)	\$ 300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 90.00
e. Other	\$ 0.00
Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 0.00
b. Other:	\$ 0.00
c. Other:	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other: PERSONAL ITEMS & GROOMING	\$ 200.00
Other:	\$ 0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 3,674.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 16 of Schedule I	\$ 3,843.67
b. Average monthly expenses from Line 18 above	\$ 3,674.00
c. Monthly net income (a. minus b.)	\$ 169.67

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Pedro E. Marrero*
and
Marlene Marrero

Case No.
Chapter 13

_____/ Debtor

Attorney for Debtor: **MICHAEL R. RICHMOND**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 5/30/2009

/s/ Pedro E. Marrero

Debtor

/s/ Marlene Marrero

Joint Debtor

1700 KIEFER DR STE 1
ZION, IL 60099

Asc
8480 Stagecoach Ci
Frederick, MD 21701

At T

Classnotes
3301 C Street
Sacramento, CA 95816

COLLECTION
700 LONGWATER DRIV
NORWELL, MA 02061

Comcast

Comcast Chicago

CREDIT MANAGEMENT
4200 INTERNATIONAL PKWY
CARROLLTON, TX 75007

CREDIT PROTECTION
13355 NOEL RD, 21ST FLOOR P O
DALLAS, TX 75380

D Silva Center

DEPENDON COLLECTION SE
PO BOX 4833
OAK BROOK, IL 60522

Emergency Healthcare

FFCC-COLMBUS
PO BOX 20790
COLUMBUS, OH 43220

FREEDMAN, ANSELMO LINDBERG AND
1807 W. Diehl Road
P.O. BOX 3107
Naperville, IL 60566

Gmac
P.o. Box 380901
Bloomington, MN 55438

ILLINOIS COLLECTION SE
8231 185TH ST STE 100
TINLEY PARK, IL 60487

KCA FINANCIAL SVCS
628 NORTH ST
GENEVA, IL 60134

KCA FINL
628 NORTH STREET
GENEVA, IL 60134

KEYNOTE CONSULTING
220 W CAMPUS DR STE 102
ARLINGTON HEIGHT, IL 60004

Loyola Univ Phys Fou

Loyola University He

Macneal Emergency Ph

Macneal Hospital

Pedro E. Marrero
7642 W. 63rd St.
Summit Argo, IL 60501

Marlene Marrero
7642 W. 63rd St.
Summit Argo, IL 60501

Med1 02 Adventist Hi

Med1 02 Adventist La

Med1 02 Emergency He

Med1 02 Ipc The Hosp

Med1 02 Macneal Emer

Med1 02 Macneal Hosp

Med1 02 Metropolitan

Med1 Digestive Disea

MERCHANTS CR
223 W JACKSON ST
CHICAGO, IL 60606

MICHAEL R. RICHMOND
33 NORTH DEARBORN STREET
SUITE 1600
CHICAGO, IL 60602

Midland Credit Manag

NATIONWIDE CREDIT & CO
815 COMMERCE DR STE 100
OAK BROOK, IL 60523

NCO FIN/38
POB 13564
PHILADELPHIA, PA 19101

POB 41448
PHILADELPHIA, PA 19101

Nco/medclr
507 Prudential Road
Philadelphia, PA 19044

NCO-MEDCLR
PO BOX 8547
PHILADELPHIA, PA 19101

PARC
350 JIM MORAN BLVD
DEERFIELD BEAC, FL 33442

Personal Physicians

PORTFOLIO RC
287 INDEPENDENCE
VIRGINIA BEACH, VA 23462

PREMIUM ASSET RECOVERY
350 JIM MORAN BLVD STE 2
DEERFIELD BEACH, FL 33442

Puszarski John M.d.

Social Secur
Oas 11th Floor
Jamaica, NY 11432

STATE COLLS
PO BOX 6250
MADISON, WI 53701

Suburban Radiologist

Suburban Surgical As

UN COLL TOL
5620 SOUTHWYCK BLV
TOLEDO, OH 43614

UNITED COLLECT BUR INC
5620 SOUTHWYCK BLVD STE
TOLEDO, OH 43614

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Pedro E. Marrero*
and
Marlene Marrero

Case No.
Chapter: 13

_____/Debtor(s)

Attorney For Debtor: *MICHAEL R. RICHMOND*

LIST OF CREDITORS

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
1	<i>Asc 8480 Stagecoach Ci Frederick, MD 21701</i>	<i>Mortgage Foreclosure pending 08 CH 35378 Circuit Court of Cook County, IL</i>		<i>\$ 138,700.00</i>
2	<i>At T</i>			<i>\$ 343.00</i>
3	<i>Classnotes 3301 C Street Sacramento, CA 95816</i>			<i>\$ 14,888.00</i>
4	<i>Comcast</i>			<i>\$ 1,048.00</i>
5	<i>Comcast Chicago</i>			<i>\$ 898.00</i>
6	<i>D Silva Center</i>			<i>\$ 2,160.00</i>
7	<i>Emergency Healthcare</i>			<i>\$ 41.00</i>
8	<i>Emergency Healthcare</i>			<i>\$ 726.00</i>

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
9	Gmac P.o. Box 380901 Bloomington, MN 55438			\$ 7,616.00
10	Loyola Univ Phys Fou			\$ 165.00
11	Loyola Univ Phys Fou			\$ 534.00
12	Loyola University He			\$ 1,848.00
13	Macneal Emergency Ph			\$ 73.00
14	Macneal Emergency Ph			\$ 366.00
15	Macneal Emergency Ph			\$ 573.00
16	Macneal Emergency Ph			\$ 539.00
17	Macneal Emergency Ph			\$ 383.00
18	Macneal Emergency Ph			\$ 383.00
19	Macneal Emergency Ph			\$ 366.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
20	Macneal Emergency Ph			\$ 209.00
21	Macneal Emergency Ph			\$ 209.00
22	Macneal Emergency Ph			\$ 209.00
23	Macneal Emergency Ph			\$ 209.00
24	Macneal Emergency Ph			\$ 640.00
25	Macneal Emergency Ph			\$ 209.00
26	Macneal Emergency Ph			\$ 366.00
27	Macneal Emergency Ph			\$ 209.00
28	Macneal Emergency Ph			\$ 209.00
29	Macneal Emergency Ph			\$ 222.00
30	Macneal Emergency Ph			\$ 222.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
31	Macneal Emergency Ph			\$ 222.00
32	Macneal Emergency Ph			\$ 222.00
33	Macneal Emergency Ph			\$ 366.00
34	Macneal Emergency Ph			\$ 235.00
35	Macneal Emergency Ph			\$ 235.00
36	Macneal Emergency Ph			\$ 235.00
37	Macneal Emergency Ph			\$ 252.00
38	Macneal Emergency Ph			\$ 271.00
39	Macneal Hospital			\$ 9,493.00
40	Macneal Hospital			\$ 189.00
41	Medl 02 Adventist Hi			\$ 261.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
42	Med1 02 Adventist Hi			\$ 657.00
43	Med1 02 Adventist Hi			\$ 726.00
44	Med1 02 Adventist Hi			\$ 900.00
45	Med1 02 Adventist Hi			\$ 250.00
46	Med1 02 Adventist La			\$ 900.00
47	Med1 02 Adventist La			\$ 100.00
48	Med1 02 Adventist La			\$ 360.00
49	Med1 02 Emergency He			\$ 195.00
50	Med1 02 Emergency He			\$ 195.00
51	Med1 02 Emergency He			\$ 231.00
52	Med1 02 Emergency He			\$ 672.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
53	Med1 02 Emergency He			\$ 451.00
54	Med1 02 Emergency He			\$ 451.00
55	Med1 02 Emergency He			\$ 302.00
56	Med1 02 Emergency He			\$ 70.00
57	Med1 02 Emergency He			\$ 512.00
58	Med1 02 Emergency He			\$ 227.00
59	Med1 02 Emergency He			\$ 302.00
60	Med1 02 Emergency He			\$ 260.00
61	Med1 02 Emergency He			\$ 266.00
62	Med1 02 Emergency He			\$ 307.00
63	Med1 02 Emergency He			\$ 312.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
64	Med1 02 Emergency He			\$ 313.00
65	Med1 02 Emergency He			\$ 559.00
66	Med1 02 Emergency He			\$ 227.00
67	Med1 02 Ipc The Hosp			\$ 144.00
68	Med1 02 Ipc The Hosp			\$ 201.00
69	Med1 02 Ipc The Hosp			\$ 201.00
70	Med1 02 Ipc The Hosp			\$ 201.00
71	Med1 02 Ipc The Hosp			\$ 502.00
72	Med1 02 Ipc The Hosp			\$ 144.00
73	Med1 02 Ipc The Hosp			\$ 201.00
74	Med1 02 Ipc The Hosp			\$ 144.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
75	<i>Med1 02 Macneal Emer</i>			\$ 444.00
76	<i>Med1 02 Macneal Emer</i>			\$ 657.00
77	<i>Med1 02 Macneal Emer</i>			\$ 640.00
78	<i>Med1 02 Macneal Emer</i>			\$ 640.00
79	<i>Med1 02 Macneal Emer</i>			\$ 640.00
80	<i>Med1 02 Macneal Emer</i>			\$ 427.00
81	<i>Med1 02 Macneal Emer</i>			\$ 427.00
82	<i>Med1 02 Macneal Emer</i>			\$ 427.00
83	<i>Med1 02 Macneal Emer</i>			\$ 427.00
84	<i>Med1 02 Macneal Emer</i>			\$ 235.00
85	<i>Med1 02 Macneal Emer</i>			\$ 235.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
86	Med1 02 Macneal Emer			\$ 640.00
87	Med1 02 Macneal Hosp			\$ 5,113.00
88	Med1 02 Macneal Hosp			\$ 50.00
89	Med1 02 Macneal Hosp			\$ 1,684.00
90	Med1 02 Macneal Hosp			\$ 4,048.00
91	Med1 02 Metropolitan			\$ 52.00
92	Med1 02 Metropolitan			\$ 50.00
93	Med1 02 Metropolitan			\$ 50.00
94	Med1 02 Metropolitan			\$ 52.00
95	Med1 02 Metropolitan			\$ 52.00
96	Med1 02 Metropolitan			\$ 52.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
97	Med1 02 Metropolitan			\$ 52.00
98	Med1 02 Metropolitan			\$ 290.00
99	Med1 02 Metropolitan			\$ 52.00
100	Med1 02 Metropolitan			\$ 246.00
101	Med1 02 Metropolitan			\$ 56.00
102	Med1 02 Metropolitan			\$ 57.00
103	Med1 02 Metropolitan			\$ 85.00
104	Med1 02 Metropolitan			\$ 131.00
105	Med1 02 Metropolitan			\$ 246.00
106	Med1 02 Metropolitan			\$ 204.00
107	Med1 02 Metropolitan			\$ 193.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
108	Med1 02 Metropolitan			\$ 193.00
109	Med1 02 Metropolitan			\$ 204.00
110	Med1 02 Metropolitan			\$ 290.00
111	Med1 Digestive Disea			\$ 1,074.00
112	Midland Credit Manag			\$ 2,179.00
113	Nco/medclr 507 Prudential Road Philadelphia, PA 19044			\$ 41.00
114	Personal Physicians			\$ 55.00
115	Puszarski John M.d.			\$ 725.00
116	Social Secur Oas 11th Floor Jamaica, NY 11432			\$ 3,193.00
117	Suburban Radiologist			\$ 1,189.00
118	Suburban Radiologist			\$ 1,681.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
119	<i>Suburban Radiologist</i>			\$ 93.00
120	<i>Suburban Radiologist</i>			\$ 68.00
121	<i>Suburban Surgical As</i>			\$ 121.00
122	<i>Suburban Surgical As</i>			\$ 270.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Pedro E. Marrero and Marlene Marrero*

Case No.
Chapter *13*

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - HUSBAND'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. <i>1</i>		
Creditor's Name : <i>Asc</i>	Describe Property Securing Debt : <i>improved real estate at 7642 W. 63rd Pl Summit Argo, IL</i>	
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name: <i>None</i>	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: *5/30/2009*

Debtor: */s/ Pedro E. Marrero*

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Pedro E. Marrero and Marlene Marrero*

Case No.
Chapter *13*

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
Creditor's Name : <i>None</i>	Describe Property Securing Debt :	
Property will be (check one) : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one) : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name: <i>None</i>	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 5/30/2009

Joint Debtor: /s/ Marlene Marrero

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Pedro E. Marrero and Marlene Marrero*

Case No.
Chapter 13

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
Creditor's Name : <i>None</i>	Describe Property Securing Debt :	
Property will be (check one) : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one) : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name: <i>None</i>	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 5/30/2009

Debtor: /s/ Pedro E. Marrero

Date: 5/30/2009

Joint Debtor: /s/ Marlene Marrero

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: **Pedro E. Marrero**
and
Marlene Marrero

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: \$13,979

husband's income

Last Year: \$14,291

Year before: \$21,175

Year to date: 0

wife's income

Last Year: \$962.62

Year before: 0

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: \$3,455 **pension**
Last Year: \$3,192
Year before: \$24,749

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

☐

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Creditor: Windy Auto Address: 5237 W. 47th St. Forest View, IL 60638	3/30/09	\$3,973 + Trade in of 2003 Chevy Venture	0

Creditor: The Zone Address: 4520 W. 63rd St. Chicago, IL 60629	3/18/09	\$11,486	0
---	----------------	-----------------	----------

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Creditor: Maria Betancourt Address: 10015 N. Beverly Skokie, IL 60076 Relationship: mother	03/28/09	\$3,100	0

Creditor: Noreen Garrido Address: 6126 Arrowhead Dr. Scotts, Michigan 49088 Relationship: sister	03/28/09	\$1,500	0
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<i>US Bank Na v. Debtors 08 CH 35378</i>	<i>foreclosure</i>	<i>Circuit Court of Cook County, IL</i>	<i>pending</i>

<i>husband workers comp claim attorney Paul Kelly 20 N. Clark Chicago, IL 312-553-5290</i>	<i>Illinois Workers Compensation Commission</i>	<i>settled March 2009</i>
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None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<i>Name: Social Security Administration Address:</i>		<i>Description: wage garnishment Value:</i>

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**Payee: HELLER & RICHMOND,
LTD.**

**Date of Payment:
Payor: Pedro E. Marrero**

\$1,556.00

Address:

**33 NORTH DEARBORN STREET
SUITE 1600
CHICAGO, IL 60602**

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**Transferee: Noreen Garrido
Address: Michigan
Relationship: sister**

03/08

**Property: 06 Honda Shadow/Spirit
Value: \$7,000**

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None ☒ For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/30/2009

Signature /s/ Pedro E. Marrero
of Debtor

Date 5/30/2009

Signature /s/ Marlene Marrero
of Joint Debtor
(if any)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**In re *Pedro E. Marrero and Marlene Marrero*Case No.
Chapter 13

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 133,000.00		
B-Personal Property	Yes	3	\$ 19,899.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 138,700.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	40		\$ 89,357.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,843.67
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,674.00
TOTAL		51	\$ 152,899.00	\$ 228,057.00	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Pedro E. Marrero and Marlene Marrero*

Case No.

Chapter 13

_____/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,843.67
Average Expenses (from Schedule J, Line 18)	\$ 3,674.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 4,490.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,700.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 89,357.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 95,057.00

In re Pedro E. Marrero and Marlene Marrero
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 52 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 5/30/2009

Signature /s/ Pedro E. Marrero
Pedro E. Marrero

Date: 5/30/2009

Signature /s/ Marlene Marrero
Marlene Marrero

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

SUMMARY OF CHAPTER 13 PLAN

Debtor: *Pedro E. Marrero*

Creditors' Claims

Secured Claims per Schedule D:	\$	
Less Unsecured Portions:	\$	
Less Avoided Liens:	\$	
Net Secured Claims:	\$	
Priority Claims per Schedule E:	\$	
Less Non-priority Portions:	\$	
Net Priority Claims:	\$	
Unsecured Claims per Schedule F:	\$	
+ Unsecured Portions from Schedule D:	\$	
+ Avoided Liens:	\$	
+ Non-Priority Portions from Schedule E:	\$	
Total Unsecured Claims:	\$	

Debtor's Assets

Market Value of Property:	\$	
Less Fully Secured Liens:	\$	
Debtor's Equity:	\$	
Less Exempted Amounts:	\$	
Available to Creditors:	\$	

Outcome under Chapter 7

Available to Creditors:	\$	
Less Administrative Fees:	\$	
Less Liquidation Expenses:	\$	
Less Payments to Priority Claims:	\$	
Available for Payment to General Unsecured:	\$	
Total General Unsecured Claims:	\$	
Percent Distribution:		%

Outcome under Proposed Plan

Monthly Payments:	\$	
+ Other Payments:	\$	
Total Payments:	\$	
Less Trustee Fee:	\$	
Less Outstanding Attorney Fee:	\$	
Less Other Fees:	\$	
Available to Creditors:	\$	
Payments to Priority Claims:	\$	
Payments to Secured Claims:	\$	
Payments to Arrearages:	\$	
Payments to Special Unsecured:	\$	
Payments to General Unsecured:	\$	

SUMMARY OF CHAPTER 13 PLAN

Total General Unsecured Claims:	\$	_____
Percent Distribution:		_____ %